

**United States Bankruptcy Court**

Northern District of Illinois

**Case No. 09-26065**

**Chapter 7**

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Trevian C. Kutti  
1221 N. Dearborn St.  
Unit 1409S  
Chicago, IL 60610

Social Security / Individual Taxpayer ID No.:

xxx-xx-9721

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: February 26, 2010

Kenneth S. Gardner, Clerk  
United States Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Certificate of Service Page 3 of 4

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 09-26065

User: mhenley  
Form ID: bl8

Page 1 of 2  
Total Noticed: 28

Date Rcvd: Feb 26, 2010

The following entities were noticed by first class mail on Feb 28, 2010.

db +Trevian C. Kutti, 1221 N. Dearborn St., Unit 1409S, Chicago, IL 60610-2297  
aty +Veronica D Joyner, Joyner Law Office, 120 South State Street, Suite 200,  
Chicago, IL 60603-5518  
tr +Gus A Paloian, Seyfarth, Shaw, Et Al, 131 South Dearborn Street, Suite 2400,  
Chicago, IL 60603-5863  
14269532 +58 E. Oak, LLC, 412 N. Paulina Street, Chicago, IL 60622-6733  
14179091 +Amtrust Bank, P.O. Box 742579, Cincinnati, OH 45274-2579  
15164726 +BA Merchant Services, Attn: KY6-200-01-32, 1231 Durrent Lane, Louisville, KY 40213-2041  
15164728 +Bean Properties LLC, C/O Pissetzky & Berliner, 53 West Jackson Blvd #1403,  
Chicago, IL 60604-3755  
14179092 +Blatt, Hasenmiller, Leibsker & Moore, 125 South Wacker Dr., Ste. 400, Chicago, IL 60606-4440  
15164729 +ChexSystems, Consumer Relations, 7805 Hudson Rd, Ste 100, Woodbury, MN 55125-1595  
15164730 +Citi Cards, Box 6000, The Lakes, NV 89163-0001  
14179094 +Citibank, P.O. Box 6000, The Lakes, NV 89163-0001  
14179095 +Cook County Treasurer, P.O. Box 4488, Carol Stream, IL 60197-4488  
14179096 +Daniel Lynch, 150 S. Wacker Dr., Ste. 2600, Chicago, IL 60606-4202  
14179090 +Fifty Eight E. Oak, LLC, 412 N. Paulina Street, Chicago, IL 60622-6733  
15164731 +Glassworks, Inc., 1814 Picki Ave., Glenview, IL 60026-1307  
14179089 +Joyner Law Office, 120 S State St Ste 200, Chicago, IL 60603-5518  
14179088 +Kutti Trevian C, 1221 N Dearborn St, Apt 1409S, Chicago, IL 60610-2297  
14179098 +Midwest Bank, Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408  
14269540 +Midwest Bank & Trust, Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408  
15164732 +People Energy, Bankruptcy Department, Chicago, IL 60687-0001  
15164747 +Protection One, P O BOX 5714, Carol Stream, IL 60197-5714  
14271066 +The Towers Condo Assn, P O BOX 66089, Chicago, IL 60666-0089  
14179099 +The Towers Condo Association, C/O Fosco Fullett Rosenlund P.C., 1156 Shure Drive, Ste. 140,  
Arlington Heights, IL 60004-1439  
14179097 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: Elan Financial Services, Cardmember Services, P.O. Box 790084,  
St. Louis, MO 63179)  
14179100 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: U.S. Bank, Cardmember Service, P.O. Box 108,  
St. Louis, MO 63166)  
14179101 +Wal-Mart Discover, P.O. Box 960024, Orlando, FL 32896-0024

The following entities were noticed by electronic transmission on Feb 26, 2010.

tr +EDI: QGAPALOIAN.COM Feb 26 2010 18:28:00 Gus A Paloian, Seyfarth, Shaw, Et Al,  
131 South Dearborn Street, Suite 2400, Chicago, IL 60603-5863  
15164727 +EDI: BANKAMER.COM Feb 26 2010 18:28:00 Bank of America, P O BOX 15726,  
Wilmington, DE 19850-5726  
14179093 +EDI: CHASE.COM Feb 26 2010 18:28:00 Chase, P.O. Box 260180, Baton Rouge, LA 70826-0180  
14179094 +EDI: CITICORP.COM Feb 26 2010 18:28:00 Citibank, P.O. Box 6000, The Lakes, NV 89163-0001  
14179097 EDI: USBANKARS.COM Feb 26 2010 18:28:00 Elan Financial Services, Cardmember Services,  
P.O. Box 790084, St. Louis, MO 63179  
14179100 EDI: USBANKARS.COM Feb 26 2010 18:28:00 U.S. Bank, Cardmember Service, P.O. Box 108,  
St. Louis, MO 63166

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14269533\* +Amtrust Bank, P.O. Box 742579, Cincinnati, OH 45274-2579  
14269534\* +Blatt, Hasenmiller, Leibsker & Moore, 125 South Wacker Dr., Ste. 400, Chicago, IL 60606-4440  
14269535\* +Chase, P.O. Box 260180, Baton Rouge, LA 70826-0180  
14269536\* +Citibank, P.O. Box 6000, The Lakes, NV 89163-0001  
14269537\* +Cook County Treasurer, P.O. Box 4488, Carol Stream, IL 60197-4488  
14269538\* +Daniel Lynch, 150 S. Wacker Dr., Ste. 2600, Chicago, IL 60606-4202  
14269531\* +Joyner Law Office, 120 S State St Ste 200, Chicago, IL 60603-5518  
14269530\* +Kutti Trevian C, 1221 N Dearborn St, Apt 1409S, Chicago, IL 60610-2297  
14269541\* +The Towers Condo Association, C/O Fosco Fullett Rosenlund P.C., 1156 Shure Drive, Ste. 140,  
Arlington Heights, IL 60004-1439  
14269539\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: Elan Financial Services, Cardmember Services, P.O. Box 790084,  
St. Louis, MO 63179)  
14269542\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: U.S. Bank, Cardmember Service, P.O. Box 108,  
St. Louis, MO 63166)  
14269543\* +Wal-Mart Discover, P.O. Box 960024, Orlando, FL 32896-0024

TOTALS: 0, \* 12

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1  
Case: 09-26065

User: mhenley  
Form ID: b18

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Feb 26, 2010

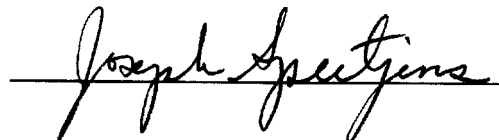
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.